

Submission of the United Senior Citizens of Ontario Incorporated in
respect to the Proposed Medical Services Insurance Programme.

Mr. Chairman, Members of the Committee:

We are pleased to have this opportunity to express the views of our organization on the question of the proposed Medical Services Insurance Programme.

While we do not wish to over-emphasize the importance of our submission, we feel that the members of the committee should be informed that the United Senior Citizens of Ontario Incorporated is the only incorporated organization of Ontario Seniors sufficiently well organized to formulate and present the views of our older citizens to the Committee.

The Delegates to our Fifth Annual Convention, held in London, Ontario on the 4th and 5th of September, 1963, represented Senior Citizens' Clubs from all over Ontario and their deliberations and decisions - partially contained herein - represent, we are sure, the thinking of the more than one half million persons in Ontario, 65 years of age and over, although many of them are not members of organized senior citizens groups.

PUBLIC OPINION

The public have come to accept the need for a positive policy, directed towards assuring an adequate standard of living for retired persons. Federal and Provincial measures have been taken which tend to reflect this public attitude to an increasing extent. Despite the recent \$10.00 per month increase in old age security

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payments, aged persons are still kept at subsistence levels. Persons in the 65-70 age group must submit to a means test to qualify for old age assistance but, at the same time, society generally supports and approves any measure which will assure the well-being of those deprived by age of earning a livelihood. In this category we might mention the public support and publicity received regarding increased old age security benefits, portable pensions and a decrease in the age for qualifying for such benefits -- to mention a few. We are sure that we have public support for our requests on medical care also.

MEDICAL CARE

Ontarians are looking for an Ontario Medical Plan to be forthcoming soon. They are concerned, however, regarding its coverage, cost to the individual and whether it will be a private or public enterprise.

COVERAGE

The United Senior Citizens of Ontario Inc. are in accord with other organizations, that medical care should be comprehensive and fully cover the cost of medical, surgical and psychiatric care; dental care, including dentures; optical treatment, including glasses; and essential drugs and appliances, such as wheel chairs, crutches, physiotherapy treatments, etc.

We feel that the Committee is aware of the need for such a plan with as broad a coverage as is reasonably possible and needs no argument on our part.

COST TO THE INDIVIDUAL

It appears inevitable that the participants in the plan will be required to share its cost. This is quite acceptable generally, the main question being whether government and industry will contribute and how much.

To the Seniors of Ontario however, the question of cost to the individual is a matter of great concern. The ideal situation would be for persons on retirement to have a regular annual income, sufficiently elevated to maintain their employment day standard of living and be fully able to pay their per capita share of the costs of running a country and participating equally with other citizens in government sponsored welfare and other projects.

Unfortunately, this is not the case. At about age 65, people find themselves deprived of employment and earnings through no fault of their own, except that they have aged. Some have small incomes derived from their employment years through Employer-Employee retirement plans. (In 1955 it was estimated that less than 10% of Canada's retired population had any such income coming from their employment years.) At age 70 all are eligible for Old Age Security and an equal amount is available to persons 65 years of age after a means test. For most of these people their entire income is required for a minimum standard of decent living. The added cost of medical insurance will be prohibitive. At the same time they can not afford to be without it.

People 65 and beyond as a class have the greatest need for medical care, because of the general, gradual deterioration of physical and mental faculties which leaves them prone to sickness,

disease and many ailments so common amongst older people. Timely medical care would do a great deal to help delay the usual ills of time and ensure to our aging citizens a longer, healthier and happier retirement. For these reasons and so that medical services will be available to all old people, the United Senior Citizens of Ontario Inc. request that Medical Services Insurance be provided without cost to senior citizens of this Province.

OPERATION OF PLAN

The United Senior Citizens of Ontario Inc. unanimously recommend that the plan be publicly operated.

CONCLUSION

The United Senior Citizens of Ontario Inc. request the Committee on Medical Services Insurance to approve:

1. A Comprehensive Medical Care Plan.
2. That it be publicly operated.
3. That it be available without cost to retired senior citizens of Ontario.

ARTICLE IV

POLICY OF ORGANIZATION

- | | |
|---------------------------------------|---------|
| Groups with 50 members or less | \$ 2.00 |
| Groups with 50 to 100 members | 4.00 |
| Groups with 100 to 200 members | 8.00 |
| Groups with 200 to 300 members | 12.00 |
| Groups with 300 to 400 members | 16.00 |
| Groups with 400 or more members | 20.00 |

10. These amounts should be paid to the USCO yearly, either in one payment or divided into semi-annual, quarterly or monthly contributions at the Club's convenience. The Treasurer should be notified at the start how the payments are to be made so that a proper estimate of the yearly income can be estimated.
11. The fiscal year will be from September 1st to August 31st.

The United Senior Citizens of Ontario

INCORPORATED

Headquarters 4968 Dundas St. W.
Islington, Ontario

ARTICLE I

Constitution and By-Laws

This association is non-political, non-sectarian and non-racial. Its object is to further the interests and promote the happiness and welfare of Senior Citizens in Ontario in every way possible.

EXECUTIVE MEMBERS FOR 1963-64

Past President: J. Hogben
President: J. L. Lerette 127-6th St.
Toronto 14; CL 1-3743
1st Vice Pres.: Alex McNeill 109 Spadina Rd. E.
Kitchener
2nd Vice Pres.:
Mrs. Maude Bell 15 Brookmount Rd.
Toronto 8
Rec. Sec'y.: Mrs. W. S. Hodges .. 178 Caledonia St.
Stratford
Cor. Sec'y.: Robert Fulton 1507 Trenton Rd.
Oakville; VA 7-4967
Treasurer: Harry Cozens 501 Burlington Ave.
Burlington

Executive:

Isaac Scott 660 Beresford Ave.
Toronto 9; RO 6-8905
Frank R. Joy R.R. 2, Parry Sound
Thomas Bradley Box 254
Milton; TR 8-9543
Herman Fogal 164 Erie Ave.
Brantford
J. Alex Allan 6 Royal York Rd.
Toronto 14; CL 5-1534

ARTICLE II

PURPOSE OF ORGANIZATION

1. To unite for the betterment of all Senior Citizens in Ontario.
2. To provide for exchange of ideas and investigate the problems of member clubs through the proper channels.
3. To study and consider ways and means by which Senior Citizens groups in general and members in particular can best serve the community in which they live.
4. To unite and be able to speak with one voice to governmental bodies at all levels.
5. To help organize and give advice to new clubs.
6. To endeavour to consolidate all affiliated clubs into zones or districts.
7. To co-operate with other provincial organizations whose aims and objects are the welfare of Senior Citizens.

ARTICLE III

BY-LAWS

The United Senior Citizens of Ontario, Incorporated

1. The Executive of the United Senior Citizens of Ontario shall consist of eleven members elected at the annual convention.
2. The Executive shall consist as follows: Six officers—President, 1st Vice President, 2nd Vice President, Recording Secretary, Corres. Secretary, Treasurer and five executive members.
3. All Past Presidents shall remain as members of the executive, ex-officio.
4. **PRESIDENT** — The president shall conduct all meetings executive and special, and the annual convention and be ex-officio on all committees.
5. **1st VICE-PRESIDENT** — The 1st Vice-President shall take charge of all meetings in the absence of the president.
6. **2nd VICE-PRESIDENT** — The 2nd Vice-President shall take charge of all meetings in the absence of the president and the 1st Vice-President.

7. **RECORDING SECRETARY** — The Recording Secretary shall keep a record of all executive and special meetings and the annual convention.

8. **CORRESPONDING SECRETARY** — The Corresponding Secretary shall attend to all correspondence and shall report all correspondence to the executive.

9. **TREASURER** — The Treasurer shall deposit all monies received in a chartered bank. He shall pay all bills presented, when these have been passed by the executive. He shall keep an accurate account of all receipts and disbursements, and make a full audited report at the annual convention.

10. All cheques must be signed by the Treasurer and the President or Secretary.

11. A quorum of the executive shall consist of six members.

12. The executive shall have authority to deal with all business between conventions.

13. The nomination and election of the executive shall take place at the annual convention.

14. The officers of the United Senior Citizens of Ontario Incorporated, shall be elected by the executive, from the executive.

15. The Officers and Executive of the United Senior Citizens of Ontario Incorporated will be delegates to the convention by virtue of office.

16. Only delegates to the convention will be eligible to stand for election to the executive of the United Senior Citizens of Ontario.

17. The President shall appoint all committees subject to the approval of the delegates.

18. The executive will meet every two months or at the call of the chair.

19. The executive shall have the authority to fill any vacancy in the executive should such vacancy occur.

20. The executive shall have the authority to decide the eligibility of any club, zone, district or any group of Senior Citizens to become affiliated with the United Senior Citizens of Ontario Incorporated subject to review by the convention.